

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-125. (Previously Canceled)

126. (Currently Amended) A method comprising:

receiving, via a network at an electronic bill presentment service provider from a first network entity associated with a consumer via a network, a request for bill data available for presentment, wherein the request is received subsequent to and responsive to a transmission, to the first network entity, of a notice of availability of the bill data;

responsive to receiving the request for bill data, accessing by the electronic bill presentment service provider via the network, a second network entity associated with a biller for at least a portion of the bill data;

receiving, at the electronic bill presentment service provider, at least a portion of the bill data from the second network entity; and

transmitting at least a portion of the bill data from the electronic bill presentment service provider to the first network entity, entity,

wherein at least the accessing of the second network entity is performed by at least one processor associated with the electronic bill presentment service provider.

127. (Previously Presented) The method of claim 126, wherein the bill data includes detailed bill data.

128. (Previously Presented) The method of claim 126, wherein the request for bill data is received subsequent to the first network entity activating a link to facilitate access to at least a portion of the bill data.

129. (Previously Presented) The method of claim 128, wherein the link is transmitted to the first network entity from a third network entity.

130. (Previously Amended) The method of claim 126, wherein at least one of the (i) accessing the second network entity for at least a portion of the bill data or (ii) receiving at least a portion of the bill data from the second network entity, is performed through a message interface.

131. (Currently Amended) The method of claim 126, wherein the consumer is first network entity is associated with a subscriber in an of the electronic bill presentment and payment system.

132. (Cancelled) The method of claim 126, wherein the method is performed by an electronic bill presentment and payment service provider.

133. (Previously Presented) The method of claim 126, further comprising:
receiving authentication information from the first network entity, wherein accessing the second network entity includes accessing the second network entity using at least a portion of the received authentication information.

134. (Currently Amended) The method of claim 133, wherein the authentication information includes one of credentials of the first network entity or a security ticket representing prior authentication of the first network entity.

135. (Currently Amended) The method of claim 134, wherein the authentication information includes credentials, and wherein the credentials include a username and password.

136. (Previously Presented) The method of claim 126, wherein the request is a first request and the bill data is first bill data, and further comprising:

receiving a second request for second bill data;

responsive to receiving the second request, accessing the second network entity for at least a portion of the second bill data;

receiving at least a portion of the second bill data from the second network entity; and transmitting at least a portion of the second bill data.

137. (Currently Amended) The method of claim 136, wherein the second request is received from a third network entity associated with a second consumer and at least a portion of the second bill data is transmitted to the third network entity.

138. (Previously Presented) The method of claim 137, further comprising:

receiving first authentication information from the first network entity, wherein accessing the second network entity for at least a portion of the first bill data includes accessing the second network entity using at least a portion of the received first authentication information; and

receiving second authentication information from the third network entity, wherein accessing the second network entity for at least a portion of the second bill data includes accessing the second network entity using at least a portion of the received second authentication information.

139. (Previously Presented) The method of claim 138, wherein the first authentication information includes credentials of the first network entity and the second authentication information includes credentials of the third network entity.

140. (Previously Presented) The method of claim 139, wherein at least one of the credentials of the first network entity and credentials of the third network entity include at least one username and password.

141. (Previously Presented) The method of claim 136, wherein the first bill data and the second bill data are associated with a same biller.

142. (Previously Presented) The method of claim 136, wherein the first bill data and the second bill data are associated with different billers.

143. (Previously Amended) The method of claim 126, wherein the at least a portion of transmitted bill data is presented by the first network entity to a user associated with the first network entity.

144. (Currently Amended) A system comprising:

a processor;

a memory in communication with the processor; and

an input/output (I/O) interface in communication with the processor, wherein the processor, the memory, and the I/O interface are collectively configured to:

receive, from a first network entity via a network at an electronic bill presentment service provider from a first network entity associated with a consumer, a request for first bill data available for presentment, wherein the request is received subsequent to and responsive to a transmission, to the first network entity, of a notice of availability of the bill data;

responsive to receiving the request for first bill data, access by the electronic bill presentment service provider via the network, a second network entity associated with a biller for at least a portion of the first bill data;

receive, at the electronic bill presentment service provider, at least a portion of the first bill data from the second network entity; and

transmit at least a portion of the first bill data from the electronic bill presentment service provider to the first network entity.

145. (Previously Presented) The system of claim 144, wherein the first bill data includes detailed bill data.

146. (Previously Presented) The system of claim 144, wherein the request for first bill data is received subsequent to the first network entity activating a link to facilitate access to at least a portion of the first bill data.

147. (Previously Presented) The system of claim 146, wherein the link is transmitted to the first network entity from a third network entity.

148. (Previously Amended) The system of claim 144, wherein the processor, the memory, and the I/O interface are collectively configured to perform at least one of (i) access the second network entity for at least a portion of the first bill data or (ii) receive at least a portion of the first bill data from the second network entity, via a message interface.

149. (Currently Amended) The system of claim 144, wherein the consumer is first network entity is associated with a subscriber in an of the electronic bill presentment and payment service system provider.

150. (Cancelled) The system of claim 144, wherein the processor, the memory, and the I/O interface are associated with an electronic bill presentment and payment service provider.

151. (Previously Presented) The system of claim 144, wherein the processor, the memory, and the I/O interface are further collectively configured to:

receive authentication information from the first network entity, wherein at least a portion of the received authentication information is used to access the second network entity for at least a portion of the first bill data.

152. (Currently Amended) The system of claim 151, wherein the authentication information includes one of credentials of the first network entity or a security ticket representing prior authentication of the first network entity.

153. (Currently Amended) The system of claim 152, wherein the authentication information includes credentials, and wherein the credentials include a username and password.

154. (Previously Presented) The system of claim 144, wherein the memory, the processor, and the I/O interface are further collectively configured to:

receive a second request for second bill data;

responsive to receiving the second request, access the second network entity for at least a portion of the second bill data;

receive at least a portion of the second bill data from the second network entity; and transmit at least a portion of the second bill data.

155. (Currently Amended) The system of claim 154, wherein the second request is received from a third network entity associated with a second consumer and the second bill data is transmitted to the third network entity.

156. (Previously Presented) The system of claim 155, wherein the memory, the processor, and the I/O interface are further collectively configured to:

receive first authentication information from the first network entity, wherein at least a portion of the received first authentication information is used to access the second network entity for at least a portion of the first bill data; and

receive second authentication information from the third network entity, wherein at least a portion of the received second authentication information is used to access the second network entity for at least a portion of the second bill data.

157. (Previously Presented) The system of claim 156, wherein the first authentication information includes credentials of the first network entity and the second authentication information includes credentials of the third network entity.

158. (Previously Presented) The system of claim 157, wherein at least one of the credentials of the first user entity and credentials of the third user entity include at least one username and password.

159. (Previously Presented) The system of claim 154, wherein the first bill data and the second bill data are associated with a same biller.

160. (Previously Presented) The system of Claim 154, wherein the first bill data and the second bill are associated with different billers.

161. (Previously Amended) The system of Claim 144, wherein the first network entity is further configured to present at least a portion of the first bill data to a user.